

SERFF Tracking Number:	FARM-125267121	State:	Arkansas
Filing Company:	Farmers Insurance Company, Inc.	State Tracking Number:	AR-PC-07-025846
Company Tracking Number:	FAR0740-205580		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	F-AR-2007-PA-F		
Project Name/Number:	New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904		

Filing at a Glance

Company: Farmers Insurance Company, Inc.

Product Name: F-AR-2007-PA-F

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Form

SERFF Tr Num: FARM-125267121 State: Arkansas

SERFF Status: Closed

Co Tr Num: FAR0740-205580

Co Status:

Authors: Vivian Alarcon, Jeanette
Campion, Gayane Rupchian, Mina
Villegas, Chris SalvaCruz, Edmond
Balaian

Date Submitted: 08/21/2007

State Tr Num: AR-PC-07-025846

State Status:

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

Disposition Date: 08/27/2007

Disposition Status: Approved

Effective Date Requested (New): 12/15/2007

Effective Date Requested (Renewal): 12/15/2007

Effective Date (New): 12/15/2007

Effective Date (Renewal):

General Information

Project Name: New Endorsement Cost Benefits for New Cars - J6469, 1st ed Status of Filing in Domicile: Not Filed

Project Number: A-06-904

Reference Organization:

Reference Title:

Filing Status Changed: 08/27/2007

State Status Changed: 08/21/2007

Corresponding Filing Tracking Number:

Filing Description:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

We respectfully submit for your review and approval a new optional endorsement, New Endorsement Replacement Cost Benefits for New Cars J6469 1st Edition. This endorsement, when selected, will amend the damage to the car limits of liability portion of the policy. This coverage expansion will allow our customers who have purchased new vehicles to select the use of original equipment manufacturer parts at their discretion in the repair of their vehicles in the event of loss.

We propose that this filing be applicable to all policies effective on or after December 15, 2007.

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Product Name:	F-AR-2007-PA-F		
Project Name/Number:	New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904		

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business Implementation 4700 Wilshire Blvd. Los Angeles, CA 90010	Feliksa_Barran@farmersinsurance.com (323) 932-3056 [Phone] () -[FAX]
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Filing Company Information

Farmers Insurance Company, Inc. 10850 Lowell Avenue Overland Park, KS 66210-1667 (323) 932-3056 ext. [Phone]	CoCode: 21628 Group Code: 212 Group Name: FEIN Number: 48-0609012 -----	State of Domicile: Kansas Company Type: State ID Number:
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 is the required filing fee for company FICI. Fee will be mailed via DHL on 08-23-2007.
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	08/27/2007	08/27/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/23/2007	08/23/2007	Mina Villegas	08/23/2007	08/23/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Corrected company name	Supporting Document	Mina Villegas	08/21/2007	08/21/2007

<i>SERFF Tracking Number:</i>	<i>FARM-125267121</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Farmers Insurance Company, Inc.</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025846</i>
<i>Company Tracking Number:</i>	<i>FAR0740-205580</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>F-AR-2007-PA-F</i>		
<i>Project Name/Number:</i>	<i>New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904</i>		

Disposition

Disposition Date: 08/27/2007

Effective Date (New): 12/15/2007

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	FARM-125267121	State:	Arkansas
Filing Company:	Farmers Insurance Company, Inc.	State Tracking Number:	AR-PC-07-025846
Company Tracking Number:	FAR0740-205580		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	F-AR-2007-PA-F		
Project Name/Number:	New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover memo	Approved	Yes
Supporting Document	Corrected company name	Approved	Yes
Supporting Document	Corrected P&C transmittal & J6469	Approved	Yes
Form	New Endt Replacement Cost Benefits for New Cars	Approved	Yes

SERFF Tracking Number: FARM-125267121 State: Arkansas
Filing Company: Farmers Insurance Company, Inc. State Tracking Number: AR-PC-07-025846
Company Tracking Number: FAR0740-205580
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: F-AR-2007-PA-F
Project Name/Number: New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/23/2007
Submitted Date 08/23/2007
Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of the captioned filing.

Please submit a new transmittal with the correct company name.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/23/2007
Submitted Date 08/23/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Attached is corrected P & C transmittal per your request.

Also, there was a typo on Item 2 of the second paragraph on Endorsement J6469. We are correcting the typo to change "your" to "you".

We apologize for the inconvenience this may have caused.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Corrected P&C transmittal & J6469

SERFF Tracking Number: *FARM-125267121* *State:* *Arkansas*
Filing Company: *Farmers Insurance Company, Inc.* *State Tracking Number:* *AR-PC-07-025846*
Company Tracking Number: *FAR0740-205580*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *F-AR-2007-PA-F*
Project Name/Number: *New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904*
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Chris SalvaCruz, Edmond Balaian, Gayane Rupchian, Jeanette Campion, Mina Villegas, Vivian Alarcon

SERFF Tracking Number: FARM-125267121 State: Arkansas
Filing Company: Farmers Insurance Company, Inc. State Tracking Number: AR-PC-07-025846
Company Tracking Number: FAR0740-205580
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: F-AR-2007-PA-F
Project Name/Number: New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904

Amendment Letter

Amendment Date:

Submitted Date: 08/21/2007

Comments:

Dear Reviewer

I would like to correct the company name from Farmers Insurance Exchange to Farmers Insurance Company, Inc. for this filing. I have attached the corrected cover memo. I apologize for the inconvenience this may have caused.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Corrected company name

Comment:

Cover memo.pdf

SERFF Tracking Number: FARM-125267121 State: Arkansas

Filing Company: Farmers Insurance Company, Inc. State Tracking Number: AR-PC-07-025846

Company Tracking Number: FAR0740-205580

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: F-AR-2007-PA-F

Project Name/Number: New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	New Endt Replacement Cost Benefits for New Cars	J6469, 1st ed	4-07	Endorseme New nt/Amendm ent/Condi tions		47.70	J6469, 1st ed.pdf

**REPLACEMENT COST BENEFITS
FOR NEW CARS**

J6469
1st Edition

This coverage applies only to the vehicle(s) for which this endorsement is listed on the Declarations page. For an additional premium, it is agreed that coverage for the designated vehicle(s) is amended as follows:

Under **PART IV DAMAGE TO YOUR CAR, Limits of Liability**, is deleted and replaced with the following:

This coverage is applicable only within two years of the date this endorsement is applied, or within 24,000 miles of usage, whichever occurs first. During this time, our limits of liability for **loss** to your **insured car** shall not exceed:

1. The amount necessary to repair or replace the property or parts with new property or parts made for or by the original equipment manufacturer, selected at your direction, when available;
2. The amount necessary to repair or replace the property or parts with new property or parts made by or for non-original equipment manufacturer, selected at your direction; or
3. \$500 for a **utility trailer** not owned by you, or a **family member**.

Our liability does not include loss consisting of perceived reduction of market value after the damaged property has been restored to its pre-loss condition.

This coverage does not apply to total losses.

This coverage applies to your **insured car** provided that:

1. you or a **family member** are the original owner of the **insured car**;
2. the **insured car** is added within 90 days of the date your or a **family member** take delivery;
3. The **insured car** was one of the following at the time of purchase, as determined by the vehicle manufacturer:
 - a. the current vehicle model year;
 - b. a future vehicle model year;
 - c. the vehicle model year immediately preceding the current vehicle model year; and
4. The **insured car** was purchased in and designed for use in the United States.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

<i>SERFF Tracking Number:</i>	<i>FARM-125267121</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Farmers Insurance Company, Inc.</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025846</i>
<i>Company Tracking Number:</i>	<i>FAR0740-205580</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>F-AR-2007-PA-F</i>		
<i>Project Name/Number:</i>	<i>New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125267121 State: Arkansas
Filing Company: Farmers Insurance Company, Inc. State Tracking Number: AR-PC-07-025846
Company Tracking Number: FAR0740-205580
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: F-AR-2007-PA-F
Project Name/Number: New Endorsement Cost Benefits for New Cars - J6469, 1st ed/A-06-904

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	08/27/2007
Comments:				
Attachment:	P&C transmittal.pdf			
Satisfied -Name:	Cover memo	Review Status:	Approved	08/27/2007
Comments:				
Attachment:	Cover memo.pdf			
Satisfied -Name:	Corrected company name	Review Status:	Approved	08/27/2007
Comments:				
Attachment:	Cover memo.pdf			
Satisfied -Name:	Corrected P&C transmittal & J6469	Review Status:	Approved	08/27/2007
Comments:				
Attachments:	P&C transmittal.pdf Revised J6469, 1st ed.pdf			


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Farmers Insurance Group of Companies				Group NAIC #
					0212
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Farmers Insurance Exchange	CA	21652	95-2575893		

5. Company Tracking Number	FAR0740-205580
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jonathon Miller 4700 Wilshire Blvd, A1-3 Los Angeles, CA 90010	Contracts Manager	323-930-4214	323-930-4725	
7. Signature of authorized filer				
8. Please print name of authorized filer		Mina Villegas		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	Private Passenger Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	19.0000
12. Company Program Title (Marketing title)	J6469, 1st ed
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 12/15/2007 Renewal: 12/15/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	August 21, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	FAR0740-205580
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Please see filing memorandum

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: Not available yet Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



FARMERS

4700 Wilshire Blvd
Los Angeles, CA 90010
Bus number: (323) 930-4214
Fax number: (323) 930-4725
www.farmersinsurance.com

August 20, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

SUBJECT: Replacement Cost Benefits for New Cars J6469 Endorsement

Company Name	Reference #	NAIC #	Group #
Farmers Insurance Exchange	FAR0740-205580	21628	0212

Dear Commissioner:

We respectfully submit for your review and approval a new optional endorsement, **New Endorsement Replacement Cost Benefits for New Cars J6469 1st Edition**. This endorsement, when selected, will amend the damage to the car limits of liability portion of the policy. This coverage expansion will allow our customers who have purchased new vehicles to select the use of original equipment manufacturer parts at their discretion in the repair of their vehicles in the event of loss.

We propose that this filing be applicable to all policies effective on or after December 15, 2007.

Should you have any questions, please feel free to contact Jonathon Miller at (323) 930-4214.

Thank you for your cooperation in this matter.

Very truly yours,
FARMERS INSURANCE COMPANY, INC

By: Jonathon L. Miller, JD, GCA
Contract Manager
Personal Lines/Underwriting/Contracts



FARMERS

4700 Wilshire Blvd
Los Angeles, CA 90010
Bus number: (323) 930-4214
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August 20, 2007

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Very truly yours,
FARMERS INSURANCE COMPANY, INC

By: Jonathon L. Miller, JD, GCA
Contract Manager
Personal Lines/Underwriting/Contracts


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Farmers Insurance Group of Companies				Group NAIC #	0212
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Farmers Insurance Company, Inc.	CA	21628	48-0609012			

5. Company Tracking Number	FAR0740-205580
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7. Signature of authorized filer				
8. Please print name of authorized filer		Mina Villegas		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	Private Passenger Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	19.0000
12. Company Program Title (Marketing title)	J6469, 1 st ed
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 12/15/2007 Renewal: 12/15/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	FAR0740-205580
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Please see filing memorandum

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<p>Check #: Not available yet Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**REPLACEMENT COST BENEFITS
FOR NEW CARS**

J6469
1st Edition

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1. The amount necessary to repair or replace the property or parts with new property or parts made for or by the original equipment manufacturer, selected at your direction, when available;
2. The amount necessary to repair or replace the property or parts with new property or parts made by or for non-original equipment manufacturer, selected at your direction; or
3. \$500 for a **utility trailer** not owned by you, or a **family member**.

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This coverage applies to your **insured car** provided that:

1. you or a **family member** are the original owner of the **insured car**;
2. the **insured car** is added within 90 days of the date you or a **family member** take delivery;
3. The **insured car** was one of the following at the time of purchase, as determined by the vehicle manufacturer:
 - a. the current vehicle model year;
 - b. a future vehicle model year;
 - c. the vehicle model year immediately preceding the current vehicle model year; and
4. The **insured car** was purchased in and designed for use in the United States.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.